

WHAT IS CLAIMED IS:

1. A method for transferring funds to a financial account from a point-of-sale location, wherein the transferred funds are applied to the account as a payment to the financial account, the method comprising:

receiving, at the point-of-sale location, funds from a holder of the financial account as a payment amount to the account;

forwarding to an issuer of the financial account a transaction message indicating a payment transaction and the received payment amount;

receiving an indication from the account issuer that the payment amount was applied to the financial account; and

forwarding the received funds to the account issuer upon receiving the indication that the payment was applied to the financial account.

2. The method of claim 1, wherein the funds received include at least one of cash, check, credit card, money order, or cashier's check.

3. The method of claim 1, wherein the step of receiving funds further comprises the step of:

receiving a credit card to identify the financial account.

4. The method of claim 1, wherein the step of forwarding received funds comprises the steps of:

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forwarding the received funds to a financial institution, wherein the financial institution manages transactions of the point-of-sale location; and

forwarding the received funds, from the financial institution to the account issuer.

5. A method for receiving a payment to a financial account from a holder of the account via a point-of-sale location, the method comprising:

receiving, from the point-of-sale location, a transaction message indicating a payment transaction and an amount of the payment to the financial account;

verifying account information associated with the transaction indicated in the received transaction message;

sending to the point-of-sale location an indication that the transaction was approved and the payment amount was applied to the account; and

applying the payment amount to the account.

6. The method of claim 5, wherein the step of applying the payment amount includes the step of:

crediting a credit card account associated with the customer.

7. The method of claim 5, wherein the step of applying the payment amount includes the step of:

crediting a debit account associated with the customer.

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8. The method of claim 5, wherein the step of applying the payment amount includes the step of:

crediting a stored-value account associated with the customer.

9. The method of claim 5, wherein the step of applying the payment amount includes the step of:

crediting a money market account associated with the customer.

10. The method of claim 5, wherein the step of applying the payment amount includes the step of:

crediting a certificate of deposit (CD) account associated with the customer.

11. The method of claim 5, wherein the step of applying the payment amount includes the step of:

receiving funds from the point-of-sale location.

12. The method of claim 11, wherein the step of receiving funds from the point-of-sale location includes receiving funds from a financial institution, wherein the financial institution manages the transactions of the point-of-sale location.

13. A system for transferring funds to a financial account from a point-of-sale location, wherein the transferred funds are applied to the account as a payment to the financial account, the system comprising:

means for receiving, at the point-of-sale location, funds from a holder of the financial account as a payment amount to the account;

means for forwarding to an issuer of the financial account a transaction message indicating a payment transaction and the received payment amount;

means for receiving an indication from the account issuer that the payment amount was applied to the financial account; and

means for forwarding the received funds to the account issuer upon receiving the indication that the payment was applied to the financial account.

14. The system of claim 13, wherein the means for forwarding a transaction message comprises a credit card network.

15. The system of claim 13, wherein the means for forwarding a transaction message comprises the Internet.

16. A system for receiving a payment to a financial account from a holder of the account via a point-of-sale location, the method comprising:

means for receiving, from the point-of-sale location, a transaction message indicating a payment transaction and an amount of the payment to the financial account;

means for verifying account information associated with the transaction indicated in the received transaction message;

means for sending to the point-of-sale location an indication that the transaction was approved and the payment amount was applied to the account; and

means for applying the payment amount to the account.

17. The system of claim 16, wherein the means for receiving a transaction message comprises a credit card network.

18. The system of claim 16, wherein the means for receiving a transaction message comprises the Internet.

19. A method for transferring funds to a financial account from a point-of-sale location, wherein the transferred funds are applied to the account as a payment to the financial account, the method comprising:

receiving, at the point-of-sale location, funds from a holder of the financial account as a payment amount to the account;

storing data about a funds transfer transaction, including information about the financial account and the received payment amount;

forwarding, at a predetermined time, the stored transaction data; and

forwarding the received funds to the account issuer based on the forwarded transaction data.

20. The method of claim 19, wherein the funds received include at least one of cash, check, credit card, money order, or cashier's check.

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21. The method of claim 19, wherein the step of forwarding the stored transaction data includes the step of:

forwarding the stored transaction data to a processor;

determining, by the processor, the card issuer associated with the transaction data; and

forwarding, by the processor, the transaction data to the determined card issuer.

22. The method of claim 19, wherein the step of receiving funds further comprises the step of:

receiving a credit card to identify the financial account.

23. A system for transferring funds to a financial account from a point-of-sale location, wherein the transferred funds are applied to the account as a payment to the financial account, the system comprising:

means for receiving, at the point-of-sale location, funds from a holder of the financial account as a payment amount to the account;

means for storing data about a transaction, including information about the financial account and the received payment amount;

means for forwarding, at a predetermined time, the stored data about the transaction; and

means for forwarding the received funds to the account issuer upon receiving indication that the payment was applied to the financial account.

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24. The system of claim 23, wherein the means for forwarding the stored data include an automated clearing house (ACH) network.

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